

UNITED STATES BANKRUPTCY COURT
Eastern District of New York

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/16/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Felix Melo
6861 Yellowstone Blvd
Bsmt
Forest Hills, NY 11375

Case Number: 1-10-46723-ess	Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.: xxx-xx-3016
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Attorney for Debtor(s) (name and address): Felix Melo 6861 Yellowstone Blvd Bsmt Forest Hills, NY 11375 Telephone number:	Bankruptcy Trustee (name and address): Robert L Geltzer 1556 Third Avenue New York, NY 10128 Telephone number: 212-410-0100
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Meeting of Creditors

Date: **August 25, 2010**

Time: **11:00 AM**

Location: **Office of the United States Trustee, 271 Cadman Plaza East, Room 2579 – 2nd Floor, Brooklyn, NY 11201**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/25/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800
Telephone number: (347)394-1700

For the Court:
Clerk of the Bankruptcy Court:
Robert A. Gavin, Jr.

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 7/16/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certificate of Completion of the Personal Financial Management Course (Official Form 23) within 45 days after the first date set for the section 341 meeting. If the Personal Financial Management Course Certificate is not filed within the allotted time, a discharge will not be issued and the case will be closed.

CERTIFICATE OF NOTICE

District/off: 0207-1
Case: 10-46723

User: mmendieta
Form ID: 213

Page 1 of 1
Total Noticed: 14

Date Rcvd: Jul 16, 2010

The following entities were noticed by first class mail on Jul 18, 2010.

db +Felix Melo, 6861 Yellowstone Blvd, Bsmt, Forest Hills, NY 11375-9403
tr +Robert L Geltzer, 1556 Third Avenue, New York, NY 10128-3100
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
6800673 +Chase, 451 Florida St 3rd Fl, Baton Rouge LA 70801-1700
6800675 +Collectcorp Corporation, 455 N 3rd St Suite 260, Phoenix AZ 85004-0630
6800676 +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville FL 32256-7412
6800678 +PNC Bank Mortgage Service, 3232 Newark Dr, Miamisburg OH 45342-5421

The following entities were noticed by electronic transmission on Jul 16, 2010.

6800672 EDI: BANKAMER.COM Jul 16 2010 15:18:00 Bank of America, PO Box 2278, Norfolk VA 23501-2278
6800674 EDI: CITICORP.COM Jul 16 2010 15:18:00 Citibank/CCSI, PO Box 20487, Kansas City MO 64195-0487
6800677 EDI: NESF.COM Jul 16 2010 15:18:00 National Enterprise Systems, 29125 Solon Rd, Solon OH 44139-3442
6800679 EDI: FUNB.COM Jul 16 2010 15:18:00 Wachovia, PO Box 740502, Atlanta GA 30374-0502
TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2010

Signature:

